

## Aims to achieve an optimum mix.\*

Available with  
'Monthly  
Dividend Option'



\*Investment pattern: Equity And Equity Related Instruments between 65% to 75%, and balance in Debt & Money Market.

**Monthly dividend is not assured and is subject to the availability of distributable surplus. Past performance may or may not be sustained in future. After payment of dividend the NAV will fall to the extent of dividend payout and statutory levy, if any.**

# TATA BALANCED FUND

(An Open-ended  
Balanced Scheme)

Tata Mutual Fund offers an additional option i.e. **"Monthly Dividend Option"** under Tata Balanced Fund. Subject to availability of distributable surplus the fund will endeavour to declare the dividends on a monthly basis under this option.

#### Important Points to be noted:

- This option co-exists along with the existing two options i.e. Dividend Option & Growth Option.
- This option offers two sub options i.e. Dividend Pay-Out & Dividend Re-investment options. In case the monthly dividend amount is less than ₹ 250/- then the dividend will compulsorily be reinvested & the payout option will not be applicable.
- The Monthly Dividend Option and sub-options there under will form an integral part of Tata Balanced Fund.
- Monthly dividends under the new option are not guaranteed or assured in any way. Declaration of dividend will be subject to availability & adequacy of distributable surplus & the discretion of the trustees.

In the equity segment the investment philosophy is to invest in well-managed companies which in the opinion of fund managers have potential to deliver superior growth in the long-term.

In the debt segment, the fund invests in Government Securities and quality corporate debt instruments which are ideal for investors who have some appetite for equity, but are hesitant to invest 100% in equities.

#### Why invest in Tata Balanced Fund?

- ▶▶▶ Potential of higher returns from equity is balanced with lower volatility from debt investments.
- ▶▶▶ Overall philosophy of fund management based on a strong risk-management framework.
- ▶▶▶ The fund has a buy-sell discipline to change the asset allocation dynamics according to the market conditions.
- ▶▶▶ The fund enjoys a track record of more than 16 years. Date of inception : 8th October 1995

## Top 10 Equity Holdings as on 30th April 2012

Scrip Name	% Net Assets
ICICI Bank Ltd	5.33
ITC Ltd	4.75
HDFC Bank Ltd	4.26
Tata Motors - DVR	3.82
HDFC Limited	3.26
HCL Technologies Ltd	3.10
Grasim Industries Ltd.	2.56
Strides Arcolab Ltd	2.45
FAG Bearings (I) Ltd.	2.34
Sun Pharmaceuticals Limited	2.19
<b>Other Equities</b>	<b>40.61</b>
<b>Cash, Others</b>	<b>1.57</b>
<b>Total Net Assets</b>	<b>100.00</b>

## Debt Portfolio as on 30th April 2012

Scrip Name	Rating	% To Net Assets
<b>Certificate Of Deposit</b>		<b>18.82</b>
IDBI Bank Ltd.	ICRA - A1 +	11.37
Canara Bank	CRISIL - A1 +	3.68
Andhra Bank	CARE - A1 +	2.49
State Bank Of Patiala	CRISIL - A1 +	1.28
<b>NCD - Non Convertible Deb</b>		<b>4.94</b>
Rural Electrification Corp. Ltd.	CRISIL - AAA	1.54
Power Finance Corporation	CRISIL - AAA	1.51
Hindalco Industries Ltd	CRISIL - AA +	1.51
State Bank Of India	CRISIL - AAA	0.23
L & T Finance Ltd	CARE - AA +	0.12
LIC Housing Finance Ltd	CARE - AAA	0.03
<b>Total Debt</b>		<b>23.76</b>

## Dividend History (Dividend Option)

Dividend per unit value (₹)	NAV (₹) (Date of Declaration of dividend)
1.25	12.9027 (15/07/1999)
2.50	20.0062 (03/04/2000)
1.25	19.0084 (09/09/2003)
1.50	22.6691 (11/03/2004)
3.00	24.7554 (12/01/2005)
4.00	40.5078 (01/12/2006)
2.00	42.7533 (13/07/2007)
1.00	52.4219 (07/12/2007)
1.00	32.5227 (24/04/2009)
3.00	50.9370 (19/03/2010)
3.00	53.6877 (15/02/2012)

## Dividend History (Monthly Dividend Option)

Dividend per unit value (₹)	NAV (₹) (Date of Declaration of dividend)
0.1000	51.3412 (13/08/2010)
0.5173	53.1638 (13/09/2010)
0.5329	53.9529 (08/10/2010)
0.5482	54.0193 (12/11/2010)
0.5300	50.8391 (10/12/2010)
0.5135	49.1985 (14/01/2011)
0.4804	46.2226 (11/02/2011)
0.4697	46.6244 (11/03/2011)
0.4835	48.8005 (08/04/2011)
0.4705	47.9953 (13/05/2011)
0.4770	47.4998 (10/06/2011)
0.4795	48.1593 (08/07/2011)
0.8000	45.5027 (12/08/2011)
0.8000	44.5255 (09/09/2011)
0.2500	43.6410 (14/10/2011)
0.3000	43.7191 (11/11/2011)
0.3000	41.6013 (09/12/2011)
0.3000	41.4199 (13/01/2012)
0.3000	44.1551 (10/02/2012)
0.3000	44.3462 (09/03/2012)
0.3000	43.9782 (13/04/2012)

Past performance may or may not be sustained in future. • After payment of dividend the NAV will fall to the extent of dividend payout and statutory levy, if any. (Unit face value - ₹ 10/-).

## Key Features

- ▶▶▶ An open-ended balanced fund with 65%-75% investments in equity and balance in debt.
- ▶▶▶ Minimum investment: ₹ 5,000 & in multiples of ₹ 1.
- ▶▶▶ SIP minimum amount: ₹ 500 (monthly), ₹ 1,000 (Quarterly).

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**Statutory Details: Investment Manager:** Tata Asset Management Ltd. **Trustee:** Tata Trustee Company Ltd., 9th Floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Constitution:** Tata Mutual Fund (TMF) has been set up as a Trust under the Indian Trust Act, 1882. **Sponsors & Settlers:** Tata Sons Ltd., Tata Investment Corporation Ltd.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.